



PATENTS

TFW 3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/820,803 Confirmation No.: 5542
Filed : March 30, 2001
Applicant : Ganesan, et al.
Title : Multiple Mode Registration and Payment Processing

TC/AU : 3624
Examiner : Ella Colbert

Docket No. : 23952-0147
Customer No. : 29052

RESPONSE TO ELECTION/RESTRICTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sirs:

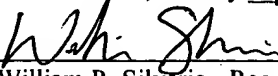
Responsive to the Office Action mailed March 24, 2006, setting a one month response period, the Applicant has the following response:

ELECTION AND TRAVERSAL

The Examiner requests restriction to one of the following three (3) groups:

- I. Claims 1-16, 47, and 24-39, purportedly drawn to providing payment services, classified in class 705, subclass 35.
- II. Claims 17, 40, and 48, purportedly drawn to making a payment on behalf of a user, classified in class 705, subclass 39.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on May 24, 2006.


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III. Claims 18-23, 41-46, and 49, purportedly drawn to enrollment in an electronic payment system, classified in class 705, subclass 40.

The Applicant elects the Group I claims, Claims 1-16, 47, and 24-39. The Applicant elects Group I with traverse.

CONCLUSION

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned attorney at (404) 853-8214, so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefor (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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